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| Fill in this information to identify | your case: | | | |
|---|--|---------------------------------|-------------|---------------------|
| Debtor 1 Michael | H. Jones | Check if this | s is: | |
| Debtor 2 | Wildle Name Last Name | | | |
| (Spouse, if filing) First Name | Middle Name Last Name | | • | petition chapter 13 |
| | Eastern District of Pennsylvania | | | |
| Case number 25-11456-amc | | MM / DD | / YYYY | |
| Official Form 106J | | | | |
| Schedule J: You | ur Expenses | | | 12/15 |
| information. If more space is neede (if known). Answer every question. | ed, attach another sheet to this forn | | | |
| | isenoiu | | | |
| | | | | |
| | separate household? | | | |
| ☐ No☐ Yes. Debtor 2 must file | e Official Form 106J-2, Expenses for S | Separate Household of Debtor 2. | | |
| 2. Do you have dependents? | ☑ No | Dependent's relationship to | Dependent's | Does dependent live |
| Do not list Debtor 1 and Debtor 2 | Yes. Fill out this information for each dependent | Debtor 1 or Debtor 2 | age | with you? |
| Do not state the dependents' | cacii dependent | • | | □ No |
| names. | | | | |
| | | | | ☐ No☐ Yes |
| | | | | □ No |
| | | | | ☐ Yes |
| | | | | □ No |
| | | | | |
| | | | | |
| 3. Do your expenses include expenses of people other than yourself and your dependents? | Second Prince Made Name Last Name Last Name Second Prince Last Name Last Nam | | | |
| Part 2: Estimate Your Ongoi | ing Monthly Expenses | | | |
| | | = | | - |
| Include expenses paid for with nor | Your expe | nses | | |
| | • | • | | |
| | | 3 3 7 7 | 4. \$ | 1,000.00 |

4a.

4b.

4c.

4d.

100.00

If not included in line 4: Real estate taxes

Property, homeowner's, or renter's insurance

Home maintenance, repair, and upkeep expenses

4a.

4b.

4c.

4d.

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Debtor 1 Michael H. Jones
First Name Middle Name Last Name

Case number (if known) 25-11456-amc

| | | 5. | Your expenses | |
|---------------|---|------|---------------|--|
| 5. A | dditional mortgage payments for your residence, such as home equity loans | | \$ | |
| 6 L | Itilities: | | | |
| | ia. Electricity, heat, natural gas | 6a. | \$ 225.00 | |
| 6 | b. Water, sewer, garbage collection | 6b. | \$ 25.00 | |
| 6 | ic. Telephone, cell phone, Internet, satellite, and cable services | 6c. | \$ 350.00 | |
| 6 | d. Other. Specify: | 6d. | \$ | |
| 7. F | ood and housekeeping supplies | 7. | \$350.00 | |
| 3. C | Childcare and children's education costs | 8. | \$ | |
| 9. C | Clothing, laundry, and dry cleaning | 9. | \$ | |
| 0. F | Personal care products and services | 10. | \$200.00 | |
| 1. N | Medical and dental expenses | 11. | \$ 200.00 | |
| | ransportation. Include gas, maintenance, bus or train fare. On not include car payments. | 12. | \$100.00 | |
| 3. E | Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | \$ | |
| 4. C | Charitable contributions and religious donations | 14. | \$ | |
| | nsurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | | |
| 1 | 5a. Life insurance | 15a. | \$ | |
| 1 | 5b. Health insurance | 15b. | \$ | |
| 1 | 5c. Vehicle insurance | 15c. | \$ | |
| 1 | 5d. Other insurance. Specify: | 15d. | \$ | |
| | axes. Do not include taxes deducted from your pay or included in lines 4 or 20. | 16. | \$ | |
| 7. l i | nstallment or lease payments: | | | |
| 1 | 7a. Car payments for Vehicle 1 | 17a. | \$ | |
| 1 | 7b. Car payments for Vehicle 2 | 17b. | \$ | |
| 1 | 7c. Other. Specify: | 17c. | \$ | |
| | 7d. Other. Specify: | 17d. | \$ | |
| | our payments of alimony, maintenance, and support that you did not report as deducted from our pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. | \$ | |
| 9. C | Other payments you make to support others who do not live with you. | | | |
| S | pecify: | 19. | \$ | |
| 0. C | Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco | ne. | | |
| 2 | 0a. Mortgages on other property | 20a. | \$ | |
| 2 | 0b. Real estate taxes | 20b. | \$ | |
| 2 | 0c. Property, homeowner's, or renter's insurance | 20c. | \$ | |
| 2 | 20d. Maintenance, repair, and upkeep expenses | 20d. | \$ | |
| | 0e. Homeowner's association or condominium dues | 20e. | \$ | |

| Debtor 1 Michael H. First Name Middle Name Last Nam | Jones | Case number (if known) 25 | <u>-11456-am</u> | C |
|---|---------------------------------------|---------------------------|------------------|---------------------------------------|
| 21. Other . Specify: | | 21. | +\$ | |
| 2. Calculate your monthly expenses. | | | | |
| 22a. Add lines 4 through 21. | | 22a. | \$ | 2,550.00 |
| 22b. Copy line 22 (monthly expenses for Debtor 2 | 2), if any, from Official Form 106J-2 | 22b. | \$ | · · · · · · · · · · · · · · · · · · · |
| 22c. Add line 22a and 22b. The result is your more | nthly expenses. | 22c. | \$ | 2,550.00 |
| 23. Calculate your monthly net income. | | | | 0.000.00 |
| 23a. Copy line 12 (your combined monthly incom | e) from Schedule I. | 23a. | \$ | 3,380.00 |
| 23b. Copy your monthly expenses from line 22c | above. | 23b. | - \$ | 2,550.00 |
| 23c. Subtract your monthly expenses from your r The result is your <i>monthly net income</i> . | nonthly income. | 23c. | \$ | 830.00 |
| 24. Do you expect an increase or decrease in your For example, do you expect to finish paying for yo | ur car loan within the year or do yoเ | u expect your | | |
| mortgage payment to increase or decrease becau | se of a modification to the terms of | your mortgage? | | |
| ✓ No. ☐ Yes. Explain here: | | | | |
| Explain nere: | | | | |
| | | | | |
| | | | | |